

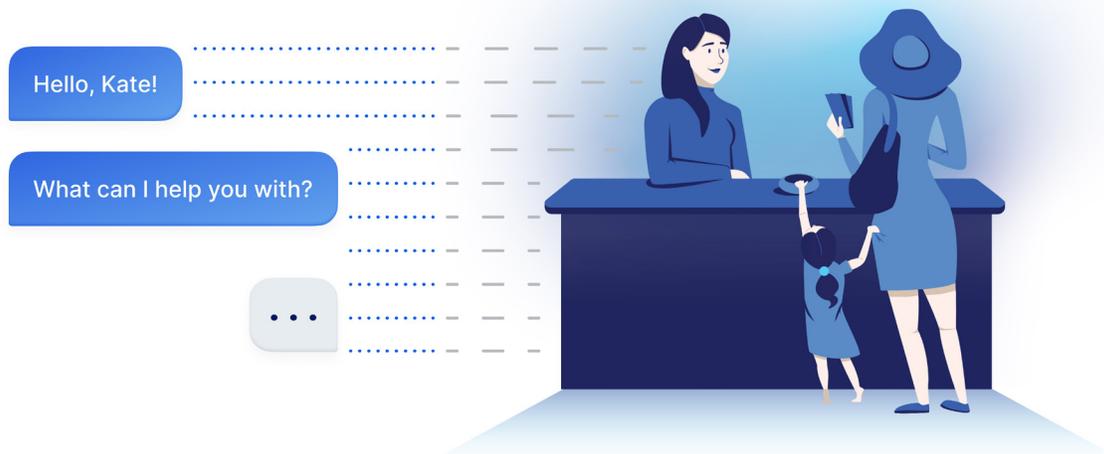
Feature Overview

should we enable Conversations?

It can be tough to roll out new processes and software, and while Banno Conversations™ is a game-changing tool, financial institutions oftentimes express the fear of needing to hire more support staff and the inability to keep up with conversations, especially if they can't feasibly provide chat support at all times. Conversations is designed to mitigate these hurdles. Read what financial institutions who've already made the switch have to say about their rollout.

Provide personal, contextual, and secure support

You're there for accountholders in-branch. Imagine giving them the same service, provided by the same human tellers, over the digital channel—at the moment of need. And with full visibility to their account activity and assurance that they're fully-authenticated, you can even transact on their behalf.





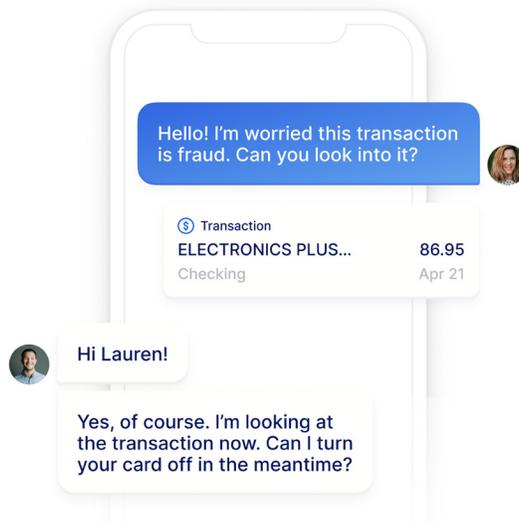
Our team is much more proud of the product that we offer today, and Conversations is really the icing on that cake. We've taken a lot of very positive feedback from the team and our customers.

High Plains Bank / Flagler, Colorado

Conversations is also designed to make things easy on your support team. Conversation management is simple and straightforward with clear statuses and the ability to assign and route each conversation to a teller, customer support rep, or banking group (i.e., Lending, Commercial, Retail, Operations, etc.). Plus, you can help multiple people at once. And if you're unable or prefer not to provide live chat support, no problem! With Conversations, you're able to set parameters and chat asynchronously, like text messaging—something your users are already familiar with.

Tailor Conversations to you and your accountholders' needs

Conversations is designed to work for financial institutions of all different sizes and different requirements. Did you know you can set the response time for conversations so accountholders know what to expect? Institutions are offering response times anywhere between two minutes and two hours, depending on their capacity. You can even create automated messaging for when customers start conversations after-hours or on holidays, so none of your accountholders get missed.



Rolling out Conversations is a breeze

Adopting a new process can be daunting, but institutions who have implemented Conversations are not looking back. After only a few weeks of internal testing and training, rollout has had extremely positive feedback from both accountholders and internal staff. Most financial institutions haven't even needed to hire any additional support reps and have said Conversations fits in very well with their existing customer support flow. Institutions who previously offered secure messaging or simple email support especially commented on how smooth the transition was, and when asked if they would do anything differently as they rolled out Conversations, we heard resounding "nothings" and that their roll-outs went smoothly.



The impact is worth the switch

Financial institutions who have implemented Conversations have said the only thing they would have done differently was roll it out sooner. When talking with financial institutions who have been using Conversations, they've reported back that their customers and members love it, it's easy to use, and they've received all positive feedback so far.

In general, financial institutions were surprised by the number of accountholders who used it—especially since implementing the ability to attach a transaction or an account directly to a conversation, and that their staff embraced it even better than expected.



There wasn't a lot of preparation. As soon as we learned about Conversations it was turned on and we started using it. It was pretty smooth, we didn't have issues with anything.

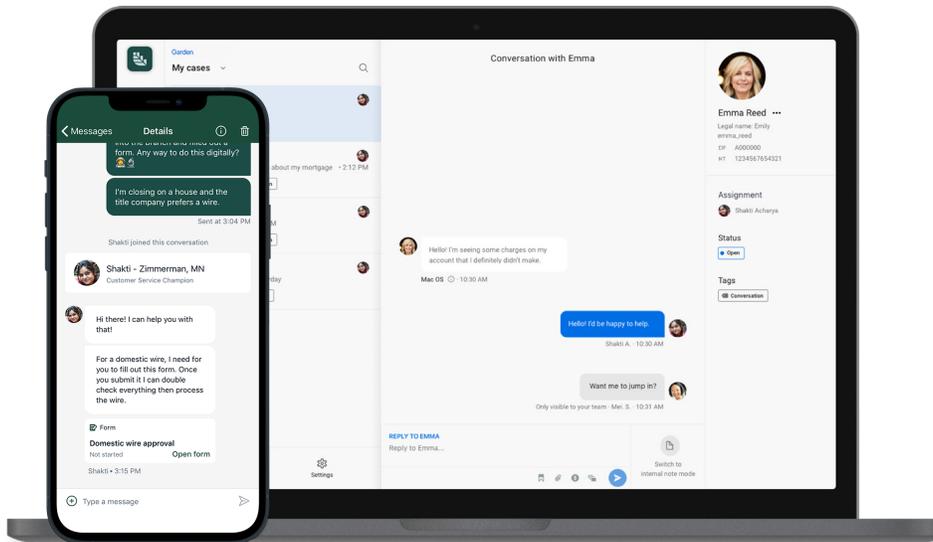
Shamrock Bank / Coalgate, Oklahoma

your customers will love it and so will you



We use Conversations for much of our customer interactions on the support side. We like the 'Messenger' style format as opposed to emailing back-and-forth. For example, when a new customer is enrolled in mobile deposit, we send them a saved reply containing our 'tips and tricks' for how to use mobile deposit (including our limits, how to endorse checks, etc.).

Range Bank / Marquette, Michigan



The nice thing for members and staff is that the conversation continues all the time. They can scroll through and find previous conversations. We have years' worth of transactions, and for some members it's the only way they converse with us.

Cornerstone Community Financial Credit Union / Auburn Hills, Michigan

“ This is an easy way for our customers to touch base with us and for our staff to assist them with their needs.

First Dakota National Bank / Yankton, South Dakota

“ Members use it for everything from 'I left gloves in the branch' to making payments.

Cornerstone Community Financial Credit Union / Auburn Hills, Michigan

“ [We receive] a lot of conversations about transactions. It's good because these are opportunities for us to show these customers that we care about them differently than a big bank would.

High Plains Bank / Flagler, Colorado

“ Our team loves it and likes the ease of use and the ability to handle customer interactions without having to have the customer come into the bank to exchange documents.

Texas Bank & Trust / Longview, Texas

“ [We were surprised by] how big of an impact it made on our members. They **love** Banno and they love **Conversations!**

Cloverbelt Credit Union / Wausau, Wisconsin

“ [Conversations] has really helped us with sending and receiving customer docs. It has also reduced phone center calls.

First Oklahoma Bank / Jenks, Oklahoma

ready to get started?

Our implementation team is here to help you begin rolling out Conversations. They'll work with you and your team to both understand and test the software with your staff so we can ensure a successful transition for everyone.



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Kayla Bell



Hannah Coatney



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extend human service outside your walls

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For more information about Jack Henry, visit jackhenry.com.